

## AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning on page 9, line 24 of the original disclosure as follows:

Electronic payment processing center 24 receives the electronic payment transmissions and processes the payments. A typical electronic payment processing center 24 includes such entities as Checkfree, EDS, Visa Interactive as well as other electronic payment processing capable centers. Electronic payment processing center 24 reads the electronic payment file and determines whether a vendor (i.e. recipient of payments) is capable of accepting electronic payments. If a particular vendor is not electronic-capable, a printed check 28 is generated by printer 26 and mailed to the vendor by electronic payment processing center 24 as opposed to being mailed by user 10.

Please amend the abstract as follows:

An electronic payment system and method for determining which ~~of a plurality of~~ payment methods is to be employed for each vendor specified in the output of a commercial accounting software application. ~~The method and system receive from a user a vendor identifier of a vendor the user determines to pay electronically and stores the vendor list in a electronic payment capable vendor database.~~ The system retrieves from the accounting software application payment information specifying specific vendors to be paid and. ~~The system~~ consults with ~~the~~ an electronic payment-capable vendor database to determine if a specific vendor listed for payment is capable of receiving electronic payment. When such a vendor is listed, the system compatibility interfaces with an electronic payment process center for the routing ~~of the~~ electronic payment through a financial institution and banking network. Additionally, ~~the present invention enables a user~~ is enabled to make an electronic payment to a vendor that is not capable of receiving an electronic payment by employing an electronic payment process center to generate a printed check at its own site for dispatch to the vendor without requiring the user to ~~itself~~ generate a printed check.

Please amend the paragraph beginning on page 8, line 13 of the original disclosure as follows:

User 10 may generate payments through an accounting software package 12 which may take the form of several types of commercial off the shelf (COTS) software applications such as Quicken, PeachTree, ~~DacEasy~~, Great Plains, ~~SAP, SQL, CA, and many others~~ etc. By accepting output generated from most commercial accounting applications, a large number of users are able to utilize the features of the present invention. In the present invention, the user receives recorded invoices and bills that require attention. These commercial accounting software applications may reside on various hardware platforms such as mainframe computers, mini computers, micro computers, including UNIX and PC based systems.

Please amend the paragraph beginning on page 11, line 17 of the original disclosure as follows:

A create check vendor data base 44 is a data base of vendor information such as a vendor ID and other vendor information. A create check/send check DDE server 46 reads the print data presented from accounts payable check print data 42. A routing manager may be used at step 50 and then a send check plug-in 52 tries to match each vendor in the print check data to a vendor in a send check vendor data base 54. Send check vendor data base 54 is comprised of information such as an ID, name, address line 1, address line 2, city, state, zip code, telephone number, account number, internal number, Soundex matching string, modified flag electronic flag, full match flag, add flag, delete flag, confirmation number and status, among others. Vendors capable of electronic payment are initially established in send check vendor data base 54.

Please amend the paragraph beginning on page 15, line 11 of the original disclosure as follows:

Execution proceeds through step 82, decision block 84 (and optionally through step 86) to decision block 88. As each item is processed the item is logged into an encrypted file for future reporting if the system is configured to log by item as determined by a query task 88. Based upon the determination made at decision block 88, execution proceeds to step 90 and/or decision block 92. If the system is configured to log by batch mode as determined by query task 94, there is an entry made in log file 96 at the completion of the print run. This file is encrypted for security purposes and helps reduce the possibility of data manipulation. This file is used for auditing purposes and record keeping of printjobs. Elements contained in the log file may include data and time of printing, user I.D., account I.D., beginning check number, ending check number, amount of check, payee and type of check.

Please amend the paragraph beginning on page 16, line 1 of the original disclosure as follows:

FIG. 4 is a diagram which depicts a vendor selection screen 110 that is presented to the user when the send check external plug in module is present. Screen 110 identifies vendors 112 and vendors 114, and depicts how each payment will be made, that is to say whether a payment will be made via a printed check or via an electronic payment process. The send check module uses an exact match based on the vendor number/I.D. field or a sound matching algorithm on the vendor name field to make the determination whether a payment will be made electronically or otherwise. The user in a previous step set up electronic vendors in the send check vendor database for matching during the print process. If send check determines the vendor is an exact match, the vendor name is displayed differently than those vendor names that only closely match a vendor name in the vendor database. When no match or no close match is detected from the vendor database, the vendor name appears in a distinct manner such as a distinct color alerting the user to employ additional scrutiny in evaluating the correctness of the spelling of the vendor

name. Once all changes have been made and payments verified, the checks are processed according to the methods indicated, either electronically or in a printed check manner.